

College Preparation Checklist

How to Use the Checklist

Q: Who should use the checklist?

A: Students (of all ages) who haven't attended college or trade school, and parents of students in elementary and secondary school

Q: What is the checklist?

A: A chronological "to do" list, starting with elementary school, to help students prepare academically and financially for education beyond high school. Each section is split into subsections for students and parents, explaining what to do and which publications or Web sites might be of use at that point

Q: When should a student or parent refer to the checklist?

A: At the beginning of every school year, and then more frequently as college approaches

Q: Why Use the Checklist?

A: To keep on track toward successfully entering and paying for college or other education beyond high school

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Getting a Late Start?

Information for People Who Need to Know How to Find Money Quickly

Just decided that you want to go to college, but school starts soon? Too late to do all the checklist items in this document? Here is your “must do” list.

If School Starts Next Month

- ☐ Turn to the “FAFSA Filing Time” panel and follow the steps there to apply for federal, state, and some school funding.
- ☐ Ask the school you plan to attend what other financial help they can offer you: do they have last-minute scholarships or payment plans available? Can you get a job on campus?
- ☐ Be sure to keep in touch with the school regarding any paperwork you need to turn in.

If School Starts Next Week

- ☐ Fill out your FAFSA immediately at www.fafsa.ed.gov. Use the “Live Help” option on the site, or call the Federal Student Aid Information Center (see last page of this checklist) for assistance.
- ☐ Talk to the financial aid administrator at the school you plan to attend. Ask whether there are other forms you need to complete; and find out how and when you will receive your financial aid.

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Elementary School

Students

To Do:

- ☐ Do your best in school.
- ☐ Read aloud with your family and friends.
- ☐ Have fun learning!

To Read:

- ☐ Visit **www.kids.gov** to learn about jobs and money and to find fun games to play online.
- ☐ Check out the Kids' Zone at **www.nces.ed.gov** if you like puzzles, math teasers, or other games.

Parents

To Do:

- ☐ Help your child develop an interest in reading by reading aloud to him or her.
- ☐ Check your child's homework and progress in school on a regular basis.
- ☐ Start saving for your child's college education. Learn about 529 college savings plans and prepaid tuition plans at **www.collegesavings.org**.

To Read:

- ☐ Read *Saving Early = Saving Smart! Watch Your Money Grow With Your Child* at **www.studentaid.ed.gov/pubs**. This handout explains why it's never too early to save money for college and how to use resources such as 529 plans and federal student aid.
- ☐ Check out *Helping Your Child Become a Reader* at **www.ed.gov/parents** (click on "Helping Your Child") to learn how to create a foundation for learning for children up to age six. The publication includes activities that make learning experiences out of daily routines and provides a list of resources for parents.

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Junior High or Middle School

Students

To Do:

- ☐ Discuss your college plans with your family and with people at school.
- ☐ Start saving for college if you haven't already.
- ☐ Take challenging and interesting classes to prepare for high school.
- ☐ Ask your parent or guardian to help you research which high schools or special programs will most benefit your interests.
- ☐ Develop strong study habits.
- ☐ Do your best in school and on standardized tests. If you are having difficulty, don't give up—get help from a teacher, tutor or mentor.
- ☐ Become involved in school- or community-based extracurricular activities that enable you to explore your interests, meet new people, and learn new things.
- ☐ Speak with adults such as your teacher, school counselor or librarian, relatives, or family friends who have interesting jobs. Ask them, “What do you like about your job?” and “What education did you need for your job?”

To Read:

- ☐ Visit **www.studentaid.ed.gov/early** to find out why you should consider college now and how to pay for it.
- ☐ Read *My Future, My Way: How to Go, How to Pay* to discover your college and financial aid options. A PDF is at **www.studentaid.ed.gov/pubs**.
- ☐ Learn about a wide variety of careers at **www.nasa.gov/audience/forstudents/5-8/career/index.html**.

Parents

To Do:

- ☐ Use *FAFSA4caster* at **www.fafsa4caster.ed.gov** to find out how much federal student aid your child might receive. This information will help you plan ahead.
- ☐ Continue saving for your child's college education. If you have not opened a 529 plan, you can find links to state plans at **www.collegesavings.org**.
- ☐ Talk to your child about his or her interests and help match those interests with a college major and career.
- ☐ Help your child develop good study habits such as studying at the same time and place every day and having the necessary materials to complete assignments.
- ☐ Stay in contact with your child's teacher and counselor so that they can communicate to you any changes in your child's behavior or schoolwork.
- ☐ Keep an eye on your child's grades and help him or her find tutoring assistance, if necessary.

To Read:

- ☐ Find these documents at **www.ed.gov/parents** (click on “Helping Your Child”):
 - o *Helping Your Child With Homework* offers suggestions on assisting your child with successfully completing assignments.
 - o *Helping Your Child Through Early Adolescence* addresses issues that parents of 10- to 14-year-olds generally find most challenging.

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High School:

Every Year

Students

To Do:

- ☐ Work with your parent to update your information in *FAFSA4caster* at www.fafsa4caster.ed.gov, and continue to save for college.
- ☐ Take challenging classes in core academic subjects: most colleges require 4 years of English, at least 3 years of social studies (history, civics, geography, economics, etc.), 3 years of mathematics, and 3 years of science; and many require 2 years of a foreign language. Round out your course load with classes in computer science and the arts. To increase your chances of receiving an Academic Competitiveness Grant in college, follow a “rigorous high school program.” For more information, visit www.studentaid.ed.gov/funding.
- ☐ Stay involved in school- or community-based extracurricular activities that interest you or enable you to explore career interests. Consider working or volunteering. Remember—it’s quality (not quantity) that counts.
- ☐ Talk to your school counselor and other mentors about education after high school. Your counselor can answer questions about what classes to take in high school, how to sign up for standardized tests, and where to get money for college.

To Read:

- ☐ Check out *KnowHow2Go: The Four Steps to College*, which suggests some actions you can take as you start thinking about education beyond high school. The online version of the brochure is at www.knowhow2go.org.
- ☐ Find the “Academic Competitiveness Grants and SMART Grants” fact sheet at www.studentaid.ed.gov/pubs.
- ☐ Learn about looking after your money in the Financial Literacy section of www.studentaid.ed.gov/preparing.

Parents

To Do:

- ☐ Continue to talk to your child as if college is a foregone conclusion.
- ☐ Keep an eye on your child’s study habits and grades—stay involved.
- ☐ Encourage your child to take Advanced Placement or other challenging classes.
- ☐ Watch the monthly “Education News Parents Can Use” broadcasts at www.ed.gov/parents.
- ☐ Add to your child’s 529 plan or other college savings account regularly.

To Read:

- ☐ Explore the “Parent” section of www.studentaid.ed.gov for information on academic preparation, homeschooling, financial literacy, saving, and borrowing for college.
- ☐ Find *Help Your Child Improve in Test-Taking* at www.ed.gov/parents (click on “Helping Your Child” and then “Archived publications”).

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9th Grade

Students

To Do:

- ☐ Follow a rigorous program of study. (See above, under “Every Year.”)
- ☐ Talk to your guidance counselor or teachers about Advanced Placement courses. Find out what courses are available, whether you are eligible, and how to enroll in them.
- ☐ Start planning for college and thinking about your career interests. At www.studentaid.ed.gov you can register with MyFSA and research your career and college options.
- ☐ If you haven’t done so already, create and maintain a list of awards and honors from your school and extracurricular activities. Admissions officers look at students' extracurricular activities when considering them for admission. Consider participating in academic enrichment programs, summer workshops, and camps with specialty focuses such as music, arts, and science. Also include any paid and volunteer work, and descriptions of what you do.
- ☐ Start thinking about the colleges you want to attend. Use our College Matching Wizard at www.studentaid.ed.gov to help look for schools. Once you have narrowed down the list of colleges and universities in which you are interested, start touring the campuses; our Campus Tours section can also give you some valuable information.

To Read:

- ☐ Visit www.college.gov to find out why you should go to college and where can you get help.
- ☐ Read about MyFSA in *Funding Education Beyond High School: The Guide to Federal Student Aid* at www.studentaid.ed.gov/guide.

Parents

To Do:

- ☐ Continue saving money for your children(s)’ education. If you haven’t already done so, check out our College Savings Calculator at www.studentaid.ed.gov. Use this handy calculator to determine how much you could or should be saving to meet college expenses, and how to maximize your savings efforts.
- ☐ Look into college savings plans. Many state governments now offer innovative college savings programs. The College Savings Plans Network (an affiliate of the National Association of State Treasurers) provides information about these plans and links from their Web site to the many state plans.
- ☐ Make sure you are fully aware of the provisions of savings accounts such as Coverdell savings accounts, 529 college savings plans, and the refund value of 529 prepaid tuition plans.
- ☐ Help your children take the right junior high and high school courses based on the type of school they wish to enroll in after high school.
- ☐ Encourage your children to develop and maintain good study habits and maintain good grades as they embark upon high school study.
- ☐ Encourage your children to learn more about financial aid and what might be available for them when they get ready to attend college. Encourage them to find out about grants, loans, work-study programs, and scholarships and the advantages and disadvantages of each. For example, loans will need to be paid back with interest once the child graduates. Work-study may place undue demand upon a student’s study time. Some grants and scholarships require the recipient to maintain a certain grade point average or agree to perform certain tasks, such as teaching.

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To Read:

- ☐ Visit **www.college.gov** and click on “parents/family” to learn how to help your child go to college.
- ☐ Go to **www.ed.gov/parents** and click on “Parents School Box” to access “Challenging High School for All.”

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10th Grade

Students

To Do:

- ☐ Continue to follow a rigorous program of study. (See above, under “Every Year.”)
- ☐ Meet with your school counselor or mentor to discuss colleges and their requirements.
- ☐ Consider taking a practice Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT) or the PLAN exam, also known as the “Pre-Act.”*
- ☐ Plan to use your summer wisely: work, volunteer, or take a summer course (away or at a local college).
- ☐ Go to career information events to get a more detailed look at career options.
- ☐ Log on to your MyFSA account at www.studentaid.ed.gov, look at the career information you saved (if you did a career search previously), and update your interests if necessary. Then include the recommended majors from the inventory as you use the College Matching Wizard to find schools that might be right for you.

To Read:

- ☐ Learn the differences between grants, loans, work-study, and scholarships at www.college.gov (click on “how to pay”).

Parents

To Do:

- ☐ Find out whether your child’s school has college nights or financial aid nights. Plan to attend such events with your child to familiarize yourself with the available information.
- ☐ Help your child develop independence by encouraging him or her to take responsibility for balancing homework with any extracurricular activities or part-time job that he or she might be involved in.

To Read:

- ☐ Familiarize yourself with the standardized tests your child will be taking throughout high school. The tests might include the PSAT/NMSQT, SAT Reasoning Test and SAT Subject Tests (see www.collegeboard.com) or the PLAN exam and the ACT (see www.act.org).
- ☐ Get a brief overview of financial aid from *Financial Aid and Scholarships for College* in the “Parents School Box” section at www.ed.gov/parents.

*REMEMBER: Register for all tests in advance and be sure to give yourself time to prepare appropriately! If you have difficulty paying a registration fee, see your school counselor about getting a fee waiver.

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11th Grade

Students

To Do:

All Year

- ☐ Continue to follow a rigorous program of study. (See page 1, under “Every Year.”)
- ☐ Explore careers and their earning potential in the *Occupational Outlook Handbook* at www.bls.gov/oco.
- ☐ Go to www.studentaid.ed.gov, log on to your MyFSA account, and look at the information for any colleges you saved if you completed the College Matching Wizard in the past. Try the college search again if you’ve changed your mind about what you want from a school.
- ☐ Go to college fairs and presentations by college representatives.

Fall

- ☐ Take the PSAT/NMSQT.* You must take the test in 11th grade to qualify for scholarships and programs associated with the National Merit Program.

Spring

- ☐ Register for and take exams for college admission.* Many colleges accept the SAT Reasoning Test and/or SAT Subject Tests, while others accept the ACT. Check with the colleges you are interested in to see what tests they require.
- ☐ Use the scholarship search at www.studentaid.ed.gov to find scholarships for which you might want to apply. Some deadlines fall as early as the summer between 11th and 12th grades, so prepare now to submit applications soon.

To Read:

- ☐ Visit www.college.gov and click on “how to pay” to find out how other young people paid for college.
- ☐ Find out about loans in the “PREPARE” chapter of *Your Federal Student Loans: Learn the Basics and Manage Your Debt*, available at www.studentaid.ed.gov/repayingpub.
- ☐ Learn how to avoid scholarship scams and identity theft from *Save Your Money, Save Your Identity* at www.studentaid.ed.gov/lsa.
- ☐ Familiarize yourself with ways to pay for college at www.studentaid.ed.gov/guide. The following sections of *Funding Education Beyond High School: The Guide to Federal Student Aid* will be especially useful to you right now:
 - o Federal Student Aid at a Glance
 - o Other Financial Aid Sources
 - o It’s a Jungle Out There

Parents

To Do:

- ☐ Take another look at your financial situation and be sure you’re on the right track to pay for college.
- ☐ Talk to your child about the schools he or she is considering. Ask why those schools appeal to your child, and help him or her clarify goals and priorities.
- ☐ Attend college fairs with your child, but don’t take over the conversation with the college representative. Just listen, and let your child do the talking.
- ☐ Take your child to visit college campuses, preferably when classes are in session.

This checklist is available in PDF at www.studentaid.ed.gov/collprep

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To Read:

- ☐ Get in-depth information on the federal student aid programs from *Funding Education Beyond High School: The Guide to Federal Student Aid* at www.studentaid.ed.gov/guide.
- ☐ Learn about federal student and parent loans in *Your Federal Student Loans: Learn the Basics and Manage Your Debt* at www.studentaid.ed.gov/repayingpub.

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Summer Before 12th Grade

Students

To Do:

- ☐ Narrow down the list of colleges you are interested in attending. If you can, visit the schools that interest you.
- ☐ Contact colleges to request information and applications for admission. Ask about financial aid, admission requirements, and deadlines.
- ☐ Decide whether you are going to apply under a particular college's early decision or early action program. Be sure to learn about the program deadlines and requirements.
- ☐ Update your information in *FAFSA4caster* one last time, and compare the results to the actual costs at colleges to which you will apply. To supplement any aid *FAFSA4caster* estimates you might receive, be sure to apply for scholarships. Your goal is to minimize the amount of loan funds you borrow.

To Read:

- ☐ Find out what you'll be applying for, and how, in the following sections of *Funding Education Beyond High School: The Guide to Federal Student Aid* at www.studentaid.ed.gov/guide:
 - o Part A, "What You Should Know Before You Apply"
 - o Part B, "How Do I Apply?," especially the first two sections, "Getting Your Federal Student Aid PIN" and "Completing the FAFSA"
- ☐ Be careful when searching for scholarships: read *Don't Get Scammed on Your Way to College!* at www.studentaid.ed.gov/pubs.

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Parents

To Do:

- ☐ Review your financial situation and make sure your child is looking into or has already applied for scholarships.
- ☐ Ask your employer whether scholarships are available for employees' children.
- ☐ Find out whether your child has added any schools to his or her wish list, and visit campuses if possible.
- ☐ To Read: Take a closer look at *Funding Education Beyond High School: The Guide to Federal Student Aid* to ensure you understand the federal aid programs and upcoming application process.

***REMEMBER:** Register for all tests in advance and be sure to give yourself time to prepare appropriately! If you have difficulty paying a registration fee, see your school counselor about getting a fee waiver.

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12th Grade

Students

To Do:

All Year

- ☐ Continue to follow a rigorous program of study. (See page 1, under “Every Year.”)
- ☐ Work hard all year; second-semester grades can affect scholarship eligibility.
- ☐ Stay involved and seek leadership roles in your activities.

Fall

- ☐ Meet with your school counselor to make sure you are on track to graduate and fulfill college admission requirements.
- ☐ If you haven’t done so already, register for and take exams such as the SAT Reasoning Test, SAT Subject Tests, or ACT for college admission.* Check with the colleges you are interested in to see what tests they require.
- ☐ Apply to the colleges you have chosen. Prepare your applications carefully. Follow the instructions, and **PAY CLOSE ATTENTION TO DEADLINES!**
- ☐ Well before your application deadlines, ask your counselor and teachers to submit required documents (e.g., transcript, letters of recommendation) to the colleges to which you’re applying.
- ☐ To prepare to apply for federal student aid, be sure to get a PIN at **www.pin.ed.gov** so that you can complete your application and access your information online. One of your parents must also get a PIN.

Winter

- ☐ Encourage your parent(s) to complete income tax forms early. If your parent(s) have not completed their tax forms, you can provide estimated information on your federal student aid application, but remember to make any necessary changes later.
- ☐ As soon after Jan. 1 as possible, complete and submit your *Free Application for Federal Student Aid* (FAFSA), along with any other financial aid applications your school(s) of choice may require. You can complete the FAFSA online at **www.fafsa.ed.gov** or on paper, but completing the application online is faster and easier. You should submit your FAFSA by the earliest financial aid deadline of the schools to which you are applying, usually by early February.
- ☐ If you have questions about the federal student aid programs or need assistance with the application process, call **1-800-4-FED-AID (1-800-433-3243)** or the TTY for the hearing impaired, 1-800-730-8913.
- ☐ After you submit the FAFSA, you should receive your *Student Aid Report* (SAR) within three days to three weeks. Quickly make any necessary corrections and submit them to the FAFSA processor.
- ☐ Complete scholarship applications.

Spring

- ☐ Visit colleges that have invited you to enroll.
- ☐ Review your college acceptances and compare financial aid packages.
- ☐ Contact a school’s financial aid office if you have questions about the aid that school has offered you. In fact, getting to know your financial aid staff early is a good idea no matter what—they can tell you about deadlines, other aid for which you can apply, and important paperwork you might need to submit.
- ☐ When you decide which school you want to attend, notify that school of your commitment and submit any required financial deposit. Many schools require this notification and deposit by May 1.

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To Read:

- ☐ Refer to Part B of *Funding Education Beyond High School: The Guide to Federal Student Aid* as you work through the FAFSA process.
- ☐ Make informed decisions about student loans; the following resources are important at this point:
 - o The *Federal Aid First* page in this brochure
 - o *Your Federal Student Loans: Learn the Basics and Manage Your Debt*, especially the sections headed “How are federal student loans different from private loans?” and “RECEIVE” (www.studentaid.ed.gov/repayingpub)
 - o *Funding Education Beyond High School: The Guide to Federal Student Aid*, especially the sections headed “Borrower’s Responsibilities” and “Borrower’s Rights” (www.studentaid.ed.gov/guide)

Parents

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To Do:

- ☐ Work with your child on filling out the FAFSA (see page XX of this checklist for specific instructions).
- ☐ Keep your child motivated and share his or her enthusiasm for college, no matter what field he or she chooses!

To Read:

- ☐ Make sure your child’s personal information is safe. The fact sheet “Student Aid and Identity Theft” at www.studentaid.ed.gov/pubs will give you some tips.
- ☐ Go to www.irs.gov and read IRS Publication 970, *Tax Benefits for Higher Education* to see how you might benefit from federal income tax credits for educational expenses.
- ☐ Understand the benefits of federal student loans by reading the *Federal Aid First* page in this brochure.
- ☐ Help your child learn about the responsibilities involved in accepting a student loan by reviewing *Your Federal Student Loans: Learn the Basics and Manage Your Debt* (www.studentaid.ed.gov/repayingpub) with him or her.
- ☐ Look at the communications from the schools to which your child sent FAFSA information. If a school has offered Federal Direct Loans (also called William D. Ford, Direct Stafford Loans, or Direct PLUS Loans), the *Direct Loan Basics for Parents* brochure might be useful to you. Find it at www.direct.ed.gov/pubs/studentpubs.html [note to ourselves: this URL is going to change once new site is reviewed; need to update before going to print]

***REMEMBER:** Register for all tests in advance and be sure to give yourself time to prepare appropriately! If you have difficulty paying a registration fee, see your school counselor about getting a fee waiver.

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Returning to School

Adults: If you've never been to college or started but never finished, this page is for you. Need to improve your skills or knowledge? Get or keep a certificate or license? Find a new career path?

To Do:

- ☐ Look into getting a General Educational Development (GED) certificate if you don't have a high school diploma. You can find information at www.pueblo.gsa.gov/cic_text/education/ged/ged.htm.
- ☐ Research careers and the need for various jobs in the *Occupational Outlook Handbook* at www.bls.gov/oco.
- ☐ Use the free College Matching Wizard at www.studentaid.ed.gov to find the right school for you.
- ☐ Check the yellow pages and ask employers to recommend trade schools that will train you in the skills you need.
- ☐ Ask whether your employer will help you pay for school.
- ☐ Search for scholarships at www.studentaid.ed.gov.
- ☐ Apply for federal student aid by following the guidance on the "FAFSA Filing Time" panel of this brochure.
- ☐ Get to know the financial aid administrator (FAA) at the school you plan to attend; the FAA can help you with financial aid applications and explain the types of aid available at the school.

To Read:

- ☐ Ensure that you get your money's worth out of your education by following the tips in the following fact sheets at www.studentaid.ed.gov/pubs:
 - o "Need Training for a Job?"
 - o "Choose a School Carefully"
 - o "Be an Informed Consumer When It Comes to Federal Student Aid"
- ☐ Learn about federal funding for your education in *Funding Education Beyond High School: The Guide to Federal Student Aid* at www.studentaid.ed.gov/guide.
- ☐ Discover why federal student loans are a better option than private loans on the "Federal Aid First" page of this checklist.
- ☐ Use the detailed publication, *Your Federal Student Loans: Learn the Basics and Manage Your Debt*, to guide you as you determine which loans to accept and how much to borrow. You can find the PDF at www.studentaid.ed.gov/repayingpub.

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FAFSA Filing Time

Students

You must complete and submit the *Free Application for Federal Student Aid* (FAFSA) to apply for federal student aid for college or career school and for most state and institutional aid. Financial aid offices use information from the FAFSA to determine whether you are eligible to receive federal student aid from grants, loans and work-study programs. States and schools also use the information from the FAFSA to determine whether you qualify for additional aid. ~~So be sure to fill out a FAFSA even if you think you won't qualify for federal aid.~~

To Do:

- ☐ Get free information and help from your school counselor, the financial aid office at the college or career school you plan to attend, or the U.S. Department of Education (ED) at www.studentaid.ed.gov or 1-800-4-FED-AID (1-800-433-3243). Free help is available any time during the application process. You should never have to pay for help.
- ☐ Get a personal identification number called a Federal Student Aid PIN at www.pin.ed.gov. Your PIN lets you “sign” your online FAFSA, access and make corrections to your application information, and more—so keep it safe.
- ☐ Collect the documents needed to apply, including income tax returns and W-2 forms (and other records of income). A full list of what you need is at www.fafsa.ed.gov and on the *FAFSA on the Web Worksheet* (see next square bullet). Tax return not completed at the time you apply? Estimate the tax information, apply, and correct information later.
 - o Your Social Security number and your parents’ Social Security numbers if you are providing parent information.
 - o Your driver’s license number if you have one.
 - o Your Alien Registration Number if you are not a U.S. citizen.
 - o Federal tax information or tax returns, including W-2 information, for yourself, for your spouse if you are married, and for your parents if you are providing parent information, using income records for the year prior to the academic year for which you are applying.
 - o Records of untaxed income, such as Social Security benefits, Temporary Assistance for Needy Families (TANF), and veterans benefits, for yourself (and for your parents if you are providing parent information); and information on savings, investments, and business and farm assets for yourself (and for your parents if you are providing parent information).
- ☐ Optional: Use the *FAFSA on the Web Worksheet* to jot down your answers to the FAFSA questions before you fill out the application online. You can find a PDF of the worksheet at www.fafsa.ed.gov.
- ☐ Complete the FAFSA in time to meet school and state aid deadlines, which are usually earlier than federal deadlines.
 - o Apply online (the fastest and easiest way) by going to www.fafsa.ed.gov. “Help” buttons on every page of the online application will take you to additional help. You can also click the “Live Help” button to chat with a customer service representative directly online between the hours of 8 a.m. and midnight Eastern Time.
 - o Download a PDF version of the FAFSA at the “Forms” section of www.studentaid.ed.gov/pubs.
 - o Call 1-800-4-FED-AID and request a paper FAFSA.
- ☐ Review your *Student Aid Report* (SAR)—the result of your FAFSA. You will receive your SAR by e-mail or by mail. If necessary, make changes or corrections and submit your SAR for reprocessing. Your complete, correct SAR will contain your Expected Family Contribution (EFC)—the number used to determine your federal student aid eligibility. If you do not receive your SAR within three weeks of

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submitting your FAFSA, go to **www.fafsa.ed.gov** and select “Check the Status of a Submitted FAFSA;” or you may call 1-800-4-FED-AID.

- ☐ Your school might request additional information from you. Be sure to respond by any deadlines, or you might not receive federal student aid.
 - o **All applicants:** Contact the financial aid office if you have any questions about the aid being offered.
 - o **First-time applicants:** Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school suits your needs and (b) its affordability after all aid is taken into account.
- ☐ Keep in touch with the school you’ve chosen to find out when tuition and fees are due, whether your financial aid will cover those expenses completely, and how much (if any) extra financial aid will come directly to you once your tuition and fees are paid.

To Read:

- ☐ Pay special attention to award letters from schools and contact the financial aid office if you do not understand what the school is offering you.
- ☐ Follow all directions on the FAFSA and on any communications from your school.

Parents

To Do:

- ☐ Get your own Federal Student Aid PIN at **www.pin.ed.gov**. Your PIN will act as your electronic signature on your child’s online FAFSA.
- ☐ File taxes as early as possible, but don’t delay the FAFSA due to your taxes not being done. It’s okay to estimate your financial information on the FAFSA; you just need to correct it later.
- ☐ Complete the “Students: To Do” list above with your child. If possible, file the FAFSA online—it’s faster and easier, and your information is safe because it’s encrypted (i.e., we use a mathematical formula to scramble the data).

To Read:

- ☐ Examine the bill from the school your child chooses and make sure you understand all the fees and how they will be paid (e.g., through scholarships, student loans, etc.).

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Federal Aid First

What is a federal student loan?

A federal student loan allows students and their parents to borrow money to help pay for college through loan programs supported by the federal government. They usually have low interest rates and offer attractive repayment terms, benefits and options. Generally, repayment of a federal loan does not begin until after the student leaves school. Federal student loans can be used to pay school expenses such as tuition and fees, room and board, books, supplies, and transportation. Loan funds are provided to you through your school.

What is a private student loan?

A private student loan is a nonfederal loan issued by a lender such as a bank or credit union. Private student loans often have variable interest rates, require a credit check, and do not provide the benefits of federal student loans.

Why are federal student loans a better option for paying for college?

Federal student loans offer borrowers many benefits not typically found in private loans. These include low fixed interest rates, income-based repayment plans, loan forgiveness and deferment options, including deferment of loan payments when a student returns to school. For these reasons, students and parents should always exhaust federal student loan options before considering a private loan.

Federal Student Loans

- **Allow students and their parents to borrow money to help pay for college through programs supported by the federal government.**
- **Offer lower interest rates and better repayment benefits and options than private student loans.**
- **Are available to students and parents who need help paying for college—in many cases, regardless of income level or credit history.**

Students and parents should always exhaust federal student loan options first before considering a private loan.

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[Last panel]

Have questions about federal student aid and want to talk to a real person? Call 1-800-4-FED-AID (1-800-433-3243) or 1-800-730-8913 (TTY for the hearing impaired). Toll number: 1-319-337-5665.

Many of the publications mentioned in this checklist are available in hard copy from **www.edpubs.gov**.